REFERENCES

[1] **Abrazhevich, D., 2001**, Classification and Characteristics of Electronic Payment systems, Lecture Notes in Computer Science, VOL. 2115, pp. 81-90

[2] **Albrechtsen, E. (2007)** A qualitative study of user's view on information security.Computer and Security 26 (4): 255 - 290.

[3] **Asokan,N., Janson, P., Steiner, M., and Waidner, M., 1997**, The State of the Art in ElectronicPayment Systems, IEEE Computer 30, no. 9, p. 28-35.

[4] **Baddeley, M., 2004**,Using E-Cash in the New Economy: An Economic Analysis of Micropayments Systems, Journal of Electronic Commerce Research, VOL. 5, NO.4, novembre 2004, pp. 239-53.

[5] **Bella, G., Massacci, F., and Paulson, L.C., 2005**, An Overview of the Verification of SET, International Journal of Information Security, Springer-Verlag, Volume 4, No. 1.

[6] **Bray, T., J. Paoli, C. M. Sperberg-McQueen, E. Maler, F. Yergeau (2008**). Extensible Markup Language (XML) version 1.0, Fifth Edition, W3C Recommendation.

[7] **Caunter, N., 2001**, The Real Cost of Fraud to E-Tailers, Computer Fraud & Security, No. 1, p. 17.

[8] **Chita R. Das, Jin-Ha Kim, Member, IEEE, Gyu Sang Choi, Member, IEEE, Fellow, IEEE, volume. 18, no. 7, july 2007**. An SSL Back-End Forwarding Scheme in Cluster-Based Web Servers IEEE transactions on parallel and distributed systems.

[9] **Christensen, E., F. Curbera, G. Meredith and S. Weerawarana (2001**). Web Services Description Language (WSDL) version 1.1, 15 March 2001.

[10] **Chou, Y., Lee, C., and Chung, J., 2004**, Understanding M-commerce Payment Systems through the Analytic Hierarchy Process, Journal of Business Research, Vol.57, 1423-1430.

[11] **Dhillon, G. and Torkzadeh, G. (2006)** Values-focused assessment of information system security in organizations. Information Systems Journal 16 (3): 280-320.

[12] **Dragoni, N., F. Massacci, C. Schaefer, T. Walter and E. Vetillard (2007**). A Security by Contract Architecture for Pervasive Services. In proceedings of Third International Workshop on Security, Privacy and Trust in Pervasive and Ubiquitous Computing, Istanbul, Turkey. 39-60.

[13] **ePSO, 2002**, E-Payments in Europe - The Eurosystem's Perspective, Issues Paper, Banque Centrale Européenne, septembre, 2002, p. 48.

[14] **Furche, A. and Wrightson, G., 1996**, Computer Money: A Systematic Overview of Electronic Payment Systems, Morgan Kaufmann Pub, October 1996, p. 108.

[15] **F. Belanger, J.S. Hiller & W.J. Smith (2002),** (Trustworthiness in ElectronicCommerce: the Role of Privacy, Security, and Site Attributes Journal of StrategicInformation Systems, vol. 11, pp. 240-275

[16] **F. Westin (1967**), Privacy and Freedom, Athenaeum, New York

[17] **Gudgin, M., M. Hadley, N. Mendelsohn, J. Moreau, H. F. Nielson, A. Karmarkar, Y. Lafon (2007)**. SOAP version 1.2, W3C Recommendation.

[18] **Havinga, P.J., Smit, G.J., and Helme A., 1996**,Survey of Electronic Payment Methods and Systems, Proceedings Euromedia '96, pp. 180-192

[19] **Hadidi, R., Siripaiboon, J., 1999**, "A Comparative Evaluation of Electronic Payment Systems," In Proceedings of the Association for Information Systems (AIS) Americas Conference, Milwaukee, Wisconsin, August.

[20] **Hardy, R., Rukzio, E., Wagner, M., & Holleis, P. (2011).** Multicity, A User Interface Toolkit for Multi-tag Applications: 20-25

[21] **Hassler, V., 2001**,Security Fundamentals for E-Commerce Artech House, Massachusetts.

[22] **Jehangir, A. and S. M. Heemstra (2006)**. A Security Architecture for Personal Networks. In Third Annual International Conference on Mobile and Ubiquitous Systems - Workshops, San Jose, California,

[23] **Kannen, M., Leischner, M. and Stein, T., 2003**, A Framework for Providing Electronic Payment Services, 10th annual workshop of HP-OVUA, July 6-9, Geneva.

[24] **Leach, J. (2003**) Improving user security behavior. Computers and Security 22 (8): 665-696

[25] **Leibbrandt, J.G., 2004**,Payment Systems and Network Effects, Thesis: University of Maastricht, June

[26] **Liu, Y., F. Li (2006).** PCA: A Reference Architecture for Pervasive Computing. In: Proceedings of 1st International Symposium on Pervasive Computing and Applications, Urumqi, China. 100-105.

[27] **Llewellyn-Jones, D., M. Merabti, Q. Shi and B. Askwith (2004).** A security framework for executables in a ubiquitous computing environment. IEEE Global Telecommunications Conference, Dallas, Texas, USA. 4: 2158-2163.

[28] **Mackie-Mason, J. and White, K., 1997**,Evaluating and selecting digital payment mechanisms, interconnection and the Internet, Telecommunications Policy Research Conference, Mahwah, NJ, pp. 113-134.

[29] **M. K. Cheung, & M. K. O. Lee (2006**), Understanding Consumer Trust in Internet Shopping: A Multidisciplinary Approach Journal of the American Society forInformation Science and Technology, vol. 57, no. 4, pp. 480-498

[30] **Malik, N. A., U. Mahmud, and M. Y. Javed (2007**). Future Challenges in Context Aware Computing. In Proceedings of WWW/Internet 2007, Villa Real, Portugal. 2: 306-310.

[31] **N. K. Malhotra, S. S. Kim, J. Agarwal (2004**),Internet Users' Information Privacy Concerns (IUIPC): The Construct, the Scale, and a Causal Model Information Systems Research, vol. 15, no. 4, pp. 326-365.

[32] **N, R. R. (2012).** On Some Security Issues in Pervasive Computing - Light Weight Cryptography. International Journal, 4(02), 247-285.

[33] **Nolan, J. (2005),** Best practices for establishing an effective workplace policy for acceptable computer usage. Information Systems Control Journal 6 (2): 28-55.

[34] **Parker, Donn B., (2004)** Toward a new framework for information security, in Computer Security Handbook, 4th edition, Bosworth, Seymour and Kabay, M. E. (eds.), John Wiley and Sons.

[35] **Pigeot, C., Y. Gripay, M. Scuturici and Pierson (2007**). Context-Sensitive Security Framework for Pervasive Environments. In proceedings of Fourth European Conference on Universal Multiservice Networks, Toulouse, France. 391-400.

[36] **Thomas, R.K. 1997**. Team-based access control (TMAC): a primitive for applying role-based access controls in collaborative environments. In: Proceedings of the 2nd ACM workshop on Role-based access control, Fairfax, Virginia, USA. 13-19.

[37] **T. Singh, & M. E. Hill (2003**), Consumer privacy and the Internet in Europe: a view from Germany Journal of Consumer Marketing, vol. 20, no. 7. pp. 624-655

[38] **V. Shankar, G. L. Urban, & F. Sultan (2002),** Online Trust: a Stakeholder Perspective, Concepts, Implications, and Future Directions Journal of Strategic Information Systems, vol. 11. pp. 324-338

[39] **Wayner, P., 1997**, Digital Cash: Commerce on the Net, (2nd ed.), AP Professional, London.

[40 **Wright, D., 2002**, Comparative Evaluation of Electronic Payment Systems, INFOR, Volume 40, No. 1, 77-85.